

ANZ SMART CHOICE SUPER AND PENSION

FEE GUIDE
ISSUED 13 APRIL 2019



ENTITY DETAILS IN THIS ANZ SMART CHOICE SUPER AND PENSION FEES GUIDE (FEES GUIDE)

Name of legal entity	Registered numbers	Abbreviated terms used throughout this Fees Guide
Retirement Portfolio Service	ABN 61 808 189 263, RSE R1000986	Fund, Superannuation Entity
OnePath Custodians Pty Limited	ABN 12 008 508 496, AFSL 238346, RSE L0000673	OnePath Custodians, Trustee, us, we, our, OnePath
OnePath Life Limited	ABN 33 009 657 176, AFSL 238341	OnePath Life, the Insurer
Australia and New Zealand Banking Group Limited	ABN 11 005 357 522, AFSL 234527	ANZ
Oasis Asset Management Limited	ABN 68 090 906 371	Oasis Asset Management, Administrator

Unique Superannuation Identifier (USI): ANZ Smart Choice Super – MMF2076AU

Unique Superannuation Identifier (USI): ANZ Smart Choice Pension – MMF2077AU

IMPORTANT INFORMATION

ANZ Smart Choice Super and Pension is part of the Fund. When you invest in ANZ Smart Choice Super and Pension, you become a member of the Fund. OnePath Custodians is the Trustee of the Fund and is the issuer of the ANZ Smart Choice Super and Pension Product Disclosure Statement (PDS) (including the ANZ Smart Choice Super and Pension Additional Information Guide (AIG) and this Fees Guide).

The issuer is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ). ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Although the issuer of this product is owned by ANZ, it is not a Bank. Except as described in the PDS, an investment in ANZ Smart Choice Super and Pension is not a deposit or other liability of ANZ or its related group companies, and none of them stands behind or guarantees the issuer or the capital or performance of your investment. Investments made into the investment options are subject to investment risks and other risks. This could involve delays in the repayment of principal and loss of income or principal invested.

OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341 provides insurance through ANZ Smart Choice Super and Pension. As at the date of the PDS, OnePath Life is a wholly owned subsidiary of ANZ. It is proposed that OnePath Life will shortly become a company within the Zurich Insurance Group. This change will be announced on our website at anz.com/super-update (Change of Ownership Date). From the Change of Ownership Date, OnePath Custodians will no longer be a related body corporate of OnePath Life. While OnePath Life is working towards the Change of Ownership Date occurring shortly, if at any time, the progress of its planned activities is delayed, we will update our website. Refer to anz.com/super-update for updated information.

The Fund is governed by a Trust Deed. Together with superannuation law, the Fund's Trust Deed sets out the rules and procedures under which the Fund operates and the Trustee's duties and obligations. If there is any inconsistency between the Trust Deed and the PDS (which includes the AIG and this Fees Guide), the terms of the Trust Deed prevail. A copy of the Trust Deed is available free of charge by contacting Customer Services.

Insurance cover within ANZ Smart Choice Super and Pension is provided by OnePath Life. The Trustee reserves the right to change insurer(s), or vary the benefits or insurance fees from time to time. In the event of any inconsistency between the PDS and the insurance policies with the **Insurer**, the insurance policies will prevail.

The Trustee relies on a number of third parties for the provision of specialist services in respect of the Fund. The Trustee is responsible for the contents of the PDS, AIG and this Fees Guide. Each third party has provided its consent to be named but has not made any statement in the PDS. No consents have been withdrawn at the time of preparation of the PDS.

ABOUT THIS FEES GUIDE

The information in this Fees Guide forms part of the PDS dated 13 April 2019 for ANZ Smart Choice Super and Pension. Its purpose is to give you more information and/or specific terms and conditions referred to in the PDS.

You can access a copy of the PDS, this Fees Guide, AIG and any other matter in writing that is applied, adopted or incorporated by the PDS by anz.com/yoursuper > Downloads – important documents. Alternatively, you can request a copy of this information free of charge by contacting Customer Services on 13 12 87.

The information provided in this Fees Guide is general information only and does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of the information having regard to your objectives, financial situation and needs before acting on this information. You should obtain financial advice tailored to your personal circumstances.

You should also obtain a copy of the PDS relating to ANZ Smart Choice Super and Pension and consider it before making any decision to acquire the product.

Changes may be made to the PDS, AIG and this Fees Guide from time to time. Where the changes are not materially adverse, you will be able to find details of the changes at anz.com/yoursuper > Downloads – important documents or you can obtain a copy free of charge by contacting Customer Services.

ANZ Internet Banking and the ANZ App are services provided by ANZ not by OnePath Custodians.

CONTENTS

FEES AND OTHER COSTS	4
Additional explanation of fees and costs	5
Defined fees	5
Further information	6
Transaction costs for each investment option	8
Total ongoing fees and costs for each investment option	9
Buy-sell spreads	10

FEES AND OTHER COSTS

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the Superannuation Entity as a whole.

Other fees, such as Activity fees, Advice fees for personal advice and Insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you.

Taxes, Insurance fees and other costs relating to insurance are set out in the AIG.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

The fees and other costs for the product offered by the Superannuation Entity, and each investment option offered by the entity, are set out in the following pages.

ANZ Smart Choice Super and Pension

Type of fee	Amount	How and when paid
Investment fee	0.50% p.a. of your balance in each investment option (except for ANZ Smart Choice Cash which is 0%). See the table on page 9 for more information on the investment fees for each investment option.	This fee is deducted monthly from the assets of each investment option and an accrued amount is included in the unit price.
Administration fee*	\$50 p.a. (\$4.16 per month) Plus Levies and expense recoveries – 0.043% p.a. of your balance in each investment option (except for ANZ Smart Choice Cash which is 0%) for the 12 months to 30 June 2018. Estimated to be up to 0.08% p.a. for each investment option (except for ANZ Smart Choice Cash which will be 0%) for the 12 months to 30 June 2019.	The dollar-based fee is usually deducted in advance from your account at the beginning of each month. Levies and expense recoveries are deducted from the assets of each investment option annually and included in the unit price.
Buy-sell spread	0% to 0.05% of each amount invested in (buy spread) or withdrawn from (sell spread) an investment option, depending on the investment option. Refer to the buy-sell spread table on page 10 for information on the buy-sell spread for each investment option.	A buy-sell spread is reflected in the daily unit price of the investment option and is not charged separately to you. As your account is valued using the sell unit price, each investment into an investment option will also be reduced by approximately this amount at the time of the transaction.
Switching fee[†]	Nil	Not applicable
Exit fee	Nil	Not applicable
Advice fees relating to all members investing in a particular investment option	Nil	Not applicable
Other fees and costs[#]	This amount may vary depending on the activity. You may choose to pay a fee deducted for personal advice as agreed individually between you and your financial planner (adviser). These fees can take the form of an Ongoing Member Advice Fee or a One-off Member Advice Fee. Insurance fees for Lifestage or Choose Your Own cover will apply if you have insurance cover. Refer to the section 'Insurance in your super' in the ANZ Smart Choice Super and Pension AIG to determine the Insurance fees applicable to you.	Any Ongoing Member Advice Fees payable to your financial planner's Australian Financial Services Licensee are deducted from your account at the end of the month and paid to your financial planner's Australian Financial Services Licensee. Any One-off Member Advice Fee is deducted from your account and paid to your financial planner's Australian Financial Services Licensee once you agree to this fee. Insurance fees for Lifestage and Choose Your Own cover are calculated based on the number of days that cover applies and generally deducted monthly in advance from your account.

Type of fee	Amount	How and when paid
Indirect cost ratio	<p>Between 0% and 0.10% p.a. depending on the investment option. Please refer to pages 8–9 for the indirect cost ratio applicable to each investment option.</p> <p>Note: The indirect cost amounts set out above are based on the indirect costs determined for the 12 months ending 30 June in the previous complete financial year. Some components of these costs have been estimated.</p>	<p>Indirect costs are variable and are deducted from the underlying assets of the investment option as and when they are incurred.</p> <p>These indirect costs are not an additional fee charged to you. Rather they are reflected in the returns payable from the underlying investments and as such are included in the unit price.</p>

The fees set out in this table are not negotiable (except the Member Advice Fee which you generally may negotiate with your financial planner).

* The Administration fee is waived if your account has a zero balance.

† Although no Switching fee applies, normal 'Buy-sell' transaction costs may apply to switches between investment options.

Refer to the 'Additional explanation of fees and costs' section of this Fees Guide for details of other fees and costs which may apply (including Member Advice Fees), and refer also to the 'Insurance fees' section of the AIG.

Note: Past fees and costs are not a reliable indicator of future fees and costs.

ADDITIONAL EXPLANATION OF FEES AND COSTS

DEFINED FEES

Fee type	Definition
Activity fee	A fee is an Activity fee if it relates to costs incurred by the Trustee of the Fund that are directly related to an activity of the Trustee that is engaged in at your request or with your consent or that relates to you and is required by law (and those costs are not otherwise charged as an Administration fee, an Investment fee, a Buy-sell spread, a Switching fee, an Exit fee, an Advice fee or an Insurance fee).
Administration fee	<p>An Administration fee is a fee that relates to the administration or operation of the Fund and includes costs that relate to the administration or operation of the Fund. An Administration fee does not include:</p> <ul style="list-style-type: none"> • borrowing costs; and • indirect costs that are not paid out of the Fund that the Trustee has elected in writing will be treated as indirect costs and not fees, incurred by the Trustee or an interposed vehicle or derivative financial product; and • costs that are otherwise charged as an Investment fee, a Buy-sell spread, a Switching fee, an Exit fee, an Activity fee, an Advice fee or an Insurance fee
Advice fee	A fee is an Advice fee if it relates directly to costs incurred by the Trustee of the Fund because of the provision of financial product advice to you by the Trustee or another person acting as an employee of or under an arrangement with the Trustee (and those costs are not otherwise charged as an Administration fee, an Investment fee, a Buy-sell spread, a Switching fee, an Exit fee, an Activity fee or an Insurance fee).
Buy-sell spreads	A Buy-sell spread is a fee to recover transaction costs incurred by the Trustee of the Fund in relation to the sale and purchase of assets of the Fund.
Exit fee	An Exit fee is a fee to recover the costs of disposing of all or part of your interests in the Fund.
Insurance fee	<p>A fee is an Insurance fee if:</p> <ul style="list-style-type: none"> • it relates directly to either or both of the following: <ul style="list-style-type: none"> – Insurance premiums paid by the Trustee in relation to you or other members of the Fund; – costs incurred by the Trustee in relation to the provision of insurance for you or other members of the Fund; and • it does not relate to any part of a premium paid or cost incurred in relation to a life policy or a contract of insurance that relates to a benefit to you that is based on the performance of an investment rather than the realisation of a risk; and • the premium and costs to which it relates are not otherwise charged as an Administration fee, an Investment fee, a Buy-sell spread, a Switching fee, an Exit fee, an Activity fee or an Advice fee.
Indirect cost ratio	<p>The Indirect cost ratio (ICR), for a MySuper product or an investment option offered by the Fund, is the ratio of the total of the indirect costs for the MySuper product or investment option, to the total average net assets of the Fund attributed to the MySuper product or investment option.</p> <p>Note: A fee deducted from your account or paid out of the Fund is not an indirect cost.</p>

Fee type	Definition
Investment fee	An Investment fee is a fee that relates to the investment of the assets of the Fund and includes: <ul style="list-style-type: none"> • fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); • costs that relate to the investment of assets of the Fund, other than: <ol style="list-style-type: none"> (i) borrowing costs; and (ii) indirect costs that are not paid out of the Fund that the Trustee has elected in writing will be treated as indirect costs and not fees, incurred by the Trustee or an interposed vehicle or derivative financial product; and (iii) costs that are otherwise charged as an Administration fee, a Buy-sell spread, a Switching fee, an Exit fee, an Activity fee, an Advice fee or an Insurance fee.
Switching fee	A Switching fee is a fee to recover the costs of switching all or part of your interest in the Fund from one investment option or product in the Fund to another.

FURTHER INFORMATION

Administration fee

The Administration fee is made up of a dollar-based fee deducted in advance in each month, plus any applicable levies and expense recoveries deducted for the 12 months to 30 June each year.

Protecting your super balance

- The Government has introduced a 3% annual cap on fees, including administration and investment fees, for super accounts with balances of less than \$6,000 on the last day of the financial year, from the financial year starting 1 July 2019. Where an impacted super account has been held by you for only part of the year, this fee cap will be calculated pro-rata based on the 3% annual fee cap and the number of days you held the account during the financial year.
- From 1 July 2019 the Government has placed a ban on exit fees (excluding buy-sell spreads) on all super accounts.

Levies and expense recoveries

Where appropriate, levies will be deducted annually to recover some of the costs associated with government supervision and reform activities within the superannuation industry. For example the Australian Prudential Regulation Authority (APRA) levy. This levy is based on your account balance on the date the levy is charged and was 0.006% p.a. for each investment option (except ANZ Smart Choice Cash which was 0%) for the 12 months to 30 June 2018. Levies are estimated to be up to 0.01% p.a. for the 12 months to 30 June 2019 (except ANZ Smart Choice Cash which will be 0%).

An expense recovery is charged to recover some of the costs incurred to comply with the Government's superannuation regulatory reforms. This charge is based on your account balance on the date it is charged and was 0.037% p.a. for each investment option (except ANZ Smart Choice Cash which was 0%) for the 12 months to 30 June 2018.

Expense recoveries are estimated to be up to 0.07% p.a. for the 12 months to 30 June 2019 (except ANZ Smart Choice Cash which will be 0%).

The total levies and expense recoveries are estimated to be up to 0.08% p.a. for each investment option (except for ANZ Smart Choice Cash which will be 0%) for the 12 months to 30 June 2019.

Note: Past fees and costs are not a reliable indicator of future fees and costs.

Buy-sell spreads

The buy-sell spread is used to allocate buy and sell transaction costs to a member who is transacting rather than to members in a particular investment option who are not transacting. As the proceeds from a buy-sell spread are retained as part of the assets of an investment option, no part of it is paid to us or to an underlying fund manager.

A buy-sell spread up to a maximum of 0.05% may apply each time an amount is invested in or withdrawn from an investment option. These spreads are incorporated in the buy and sell unit prices. The buy-sell spread for each investment option is set out on page 10.

For example, for every \$1,000 that you invest in the ANZ Smart Choice 1960s investment option, the buy spread you incur is currently 0.03% or \$0.30. This amount is reflected in the 'buy' unit price at the time of your transaction.

At all times your account balance is valued at the 'sell' unit price which incorporates the sell spread. In the same example, the value of the investment of \$1,000 will also take into account the sell spread of 0.03% or \$0.30. This means that the total buy-sell spread cost for this example will be 0.06% or \$0.60. The maximum total buy-sell spread cost for an investment option is 0.10%.

Insurance fee

For more information on the cost of insurance offered through ANZ Smart Choice Super and Pension, refer to the section 'Insurance in your super' in the ANZ Smart Choice Super and Pension AIG.

Member Advice Fee

If you choose to utilise the services of a financial planner who is registered with us, you can elect to pay their fees from your ANZ Smart Choice Super and Pension account in the form of a Member Advice Fee.

This is either:

- i. a One-off payment, where multiple payments must be individually requested by you, or
- ii. an Ongoing arrangement paid on a regular basis, as requested by you.

This is an optional fee agreed between you and your financial planner for services provided to you solely in relation to your interest in the Fund. **The Statement of Advice given to you by your financial planner will include details of any Member Advice Fee.**

If you agree to have a Member Advice Fee deducted from your account for your financial planner's services in relation to your investment, you consent to us deducting the nominated amount from your account. We will then pay the Member Advice Fee to your financial planner's Australian Financial Services Licensee under a separate contractual arrangement we have with the licensee.

At our discretion we may decline to deduct the Member Advice Fee.

For Ongoing Member Advice Fee arrangements – you can terminate this fee at any time by notifying us in writing. In the event of your death, we will cease deducting this optional fee upon receiving formal confirmation (e.g. an original certified copy of the death certificate or Grant of Probate document). We will then refund back to your account any Member Advice Fees deducted since the date of death.

Family law fees

The Trustee may charge for some costs incurred in attending to enquiries and/or other work in relation to family law and super matters. Currently, we do not charge these fees but reserve the right to charge a family law fee in the future.

Tax

Where an income tax deduction is available under the applicable laws and is to be claimed by the Fund, in respect of fees such as the Administration fee, Insurance fee, or Member Advice Fee (where applicable), the benefit of this tax deduction will be passed on to you.

For more information on tax, please refer to the section 'How super is taxed' in the AIG.

Goods and Services Tax (GST)

Unless expressly stated otherwise, the fees and costs disclosed in this Fees Guide are shown inclusive of any applicable Goods and Services Tax (GST) less any entitlement to a reduced input tax credit (RITC) available to the Fund. The Member Advice Fee is disclosed inclusive of any applicable GST. Where the Fund claims an RITC in respect of the Member Advice Fee, the benefit of the RITC will be passed on to you.

Alterations to fees

We reserve the right to change any of our fees and charges, insurance rates and loadings from their present levels without your consent. We will provide you with at least 30 days advance notice of any fee increase.

The fees contained in this Fees Guide are up to date at the time of its preparation. For updated information please contact Customer Services.

Payments from related parties

A related party of the Trustee may receive payments of up to 0.45% p.a. (plus GST where applicable) from ANZ on cash held with ANZ. These payments are not an additional charge to you and these payments do not affect the performance of those cash investments held with ANZ.

Indirect cost ratio

Indirect costs

Indirect costs include any costs that are incurred in managing the underlying assets of each investment option and are an additional cost to you. Indirect costs reduce the return of each investment option but are not charged to you as a fee. The impact of indirect costs on your investment are reflected in the unit price for each investment option. Indirect costs may vary from time to time and are subject to change. In the event that we obtain updated indirect costs we will publish these costs on our website at anz.com/yoursuper > Downloads – important documents (or issue a new PDS). As the PDS may not always reflect the latest indirect costs, please refer to our website for the most current information. The ICR for each investment option is shown in the table on pages 8–9.

Performance-related fees

Generally, performance-related fees are fees paid to underlying investment fund managers and are deducted from the assets of the investment option and as such contribute to indirect costs. Currently, investment options offered in ANZ Smart Choice Super and Pension do not have any performance-related fees.

Transaction costs

Transaction costs are costs incurred when assets are bought and sold in the underlying funds of each investment option. Transaction costs are an additional cost to you, however, they are deducted from the assets of the underlying investment at the time they are incurred and are reflected in the unit price of each investment option, rather than as a fee deducted from your account. Total transaction costs are referred to as 'gross transactions costs'.

Where a buy-sell spread is charged for an investment option, the amounts recovered by this charge are used to help offset some of the gross transaction costs incurred by the underlying investment funds when buying and selling the underlying securities.

Gross transaction costs include, but are not limited to, the following:

- Brokerage costs – the amount paid to a broker when buying and selling underlying securities, e.g. shares and derivatives. For example trading costs charged by brokers on purchases or sales of shares, stamp duty charged on security purchases etc. These costs are incurred when the underlying fund managers actively trade investments as part of the ongoing management of the investment.
- Custody fees – fees paid to a custodian to hold the assets of the underlying funds and to manage transaction settlements.
- Stamp duty – generally levied on the transfer of assets or property.
- Bid/offer spreads – the difference between the price a buyer is willing to pay (the bid price) and the price a seller is willing to accept (the offer price) for a particular security. These are usually incurred by investment managers buying and selling fixed income securities, foreign currency conversions and listed equities.

TRANSACTION COSTS FOR EACH INVESTMENT OPTION

The following table provides a breakdown of the gross transaction costs for each investment option and the transaction costs recovered from the buy-sell spread. The transaction costs not recovered by the buy-sell spread reduce the net return of the investment option and form part of the ICR. This is reflected in the column 'Costs affecting returns' in the table below.

These costs are for the 12 months ending 30 June in the previous complete financial year and may vary in future. **It is important to remember that past costs are not a reliable indicator of future costs.**

Investment option	Transaction Costs (% p.a.)		
	(A) Gross costs	(B) Costs recovered from buy-sell spread	(C) = (A) – (B) Costs affecting returns
ANZ Smart Choice 1940s	0.04	0.01	0.03
ANZ Smart Choice 1950s	0.03	0.01	0.02
ANZ Smart Choice 1960s	0.02	0.00	0.02
ANZ Smart Choice 1970s	0.02	0.01	0.01
ANZ Smart Choice 1980s	0.02	0.01	0.01
ANZ Smart Choice 1990s	0.04	0.04	0.00
ANZ Smart Choice 2000s	0.26	0.26	0.00
ANZ Smart Choice Australian Equities	0.02	0.01	0.01
ANZ Smart Choice Australian Fixed Interest	0.13	0.03	0.10
ANZ Smart Choice Cash	0.00	0.00	0.00
ANZ Smart Choice Conservative	0.05	0.01	0.04
ANZ Smart Choice Global Fixed Interest	0.11	0.01	0.10
ANZ Smart Choice Global Property	0.05	0.02	0.03
ANZ Smart Choice Growth	0.05	0.00	0.05
ANZ Smart Choice International Equities (Hedged)	0.05	0.02	0.03
ANZ Smart Choice International Equities (Unhedged)	0.03	0.01	0.02
ANZ Smart Choice Moderate	0.05	0.01	0.04

Note: There are no Borrowing costs or Performance-related fees for any investment option as at the issue date of the PDS but this is subject to change. You will be notified of any change in this regard.

TOTAL ONGOING FEES AND COSTS FOR EACH INVESTMENT OPTION

The following table lists the total ongoing fees and costs for each investment option. These costs include the indirect cost amounts determined for the 12 months ending 30 June in the previous complete financial year and may vary in future.*

It is important to remember that past costs are not a reliable indicator of future costs.

Note: The 'Indirect cost ratio' in the following table is equal to the 'Costs affecting returns', from the previous table on page 8. As previously stated, your account and the value of your investment may be subject to other fees and costs (outlined in the fees and costs table on page 4) in addition to the total ongoing fees and costs for each applicable investment option listed below.

Investment option	Total Ongoing Fees and Costs (% p.a.)		
	(D) Investment fee	(C) Indirect cost ratio	(E) = (D) + (C) Total fees and costs
ANZ Smart Choice 1940s	0.50	0.03	0.53
ANZ Smart Choice 1950s	0.50	0.02	0.52
ANZ Smart Choice 1960s	0.50	0.02	0.52
ANZ Smart Choice 1970s	0.50	0.01	0.51
ANZ Smart Choice 1980s	0.50	0.01	0.51
ANZ Smart Choice 1990s	0.50	0.00	0.50
ANZ Smart Choice 2000s	0.50	0.00	0.50
ANZ Smart Choice Australian Equities	0.50	0.01	0.51
ANZ Smart Choice Australian Fixed Interest	0.50	0.10	0.60
ANZ Smart Choice Cash	0.00	0.00	0.00
ANZ Smart Choice Conservative	0.50	0.04	0.54
ANZ Smart Choice Global Fixed Interest	0.50	0.10	0.60
ANZ Smart Choice Global Property	0.50	0.03	0.53
ANZ Smart Choice Growth	0.50	0.05	0.55
ANZ Smart Choice International Equities (Hedged)	0.50	0.03	0.53
ANZ Smart Choice International Equities (Unhedged)	0.50	0.02	0.52
ANZ Smart Choice Moderate	0.50	0.04	0.54

* Some components of the indirect costs determined from the previous complete financial year have been estimated.

BUY-SELL SPREADS

The following table lists the buy and sell spreads for each investment option in ANZ Smart Choice Super and Pension. The column labelled 'Buy spread' reflects the spread charged when you invest in an investment option. The column labelled 'Sell spread' reflects the spread charged when you exit an investment option. Please refer to page 6 of this Fees Guide for further information regarding buy-sell spreads.

Investment fund	Buy spread %	Sell spread %
ANZ Smart Choice 1940s	0.02	0.02
ANZ Smart Choice 1950s	0.03	0.03
ANZ Smart Choice 1960s	0.03	0.03
ANZ Smart Choice 1970s	0.04	0.04
ANZ Smart Choice 1980s	0.04	0.04
ANZ Smart Choice 1990s	0.05	0.05
ANZ Smart Choice 2000s	0.05	0.05
ANZ Smart Choice Australian Equities	0.02	0.02
ANZ Smart Choice Australian Fixed Interest	0.05	0.05
ANZ Smart Choice Cash	0.00	0.00
ANZ Smart Choice Conservative	0.02	0.02
ANZ Smart Choice Global Fixed Interest	0.04	0.04
ANZ Smart Choice Global Property	0.05	0.05
ANZ Smart Choice Growth	0.03	0.03
ANZ Smart Choice International Equities (Hedged)	0.03	0.03
ANZ Smart Choice International Equities (Unhedged)	0.03	0.03
ANZ Smart Choice Moderate	0.02	0.02




Customer Services

 13 12 87 weekdays between 8.30am and 6.30pm (AEST)

 anzsmartchoice@anz.com

 anz.com/yoursuper

Take control of your super in three easy steps

	<p>Step 1 Access your account through ANZ Internet Banking (via anz.com), or through the ANZ App.</p> <ul style="list-style-type: none">• If you are already registered for ANZ Internet Banking you can see your super with your other accounts as soon as your account is opened.• If you are not yet registered for ANZ Internet Banking, call 13 12 87 and receive your Customer Registration Number and telecode. Using these details you will then need to complete your registration via anz.com
	<p>Step 2 We will inform you if we find any other super funds for you and assist you with rounding this up – so you don't pay multiple fees.</p>
	<p>Step 3 Manage and monitor your super.</p> <p>When you are in ANZ Internet Banking, check your personal details and make sure your email address and telephone numbers are included and up to date. Then look at your account details – you can change your investment option(s), monitor performance, adjust your insurance, manage your beneficiary nomination, keep track of your contributions and much more.</p> <p>Note: The ANZ App provides view-only access.</p>

